

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

3 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**

In Re: Jean P Pollard

Case No.:

Judge:

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**

Original  
 Motions Included

Modified/Notice Required  
 Modified/No Notice Required

Date:

November 22, 2019

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

DOES  DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

DOES  DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

DOES  DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney SET Initial Debtor: JPP Initial Co-Debtor \_\_\_\_\_

### Part 1: Payment and Length of Plan

a. The debtor shall pay \$600.00 Monthly to the Chapter 13 Trustee, starting on December, 2019 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

Future Earnings  
 Other sources of funding (describe source, amount and date when funds are available): \_\_\_\_\_

c. Use of real property to satisfy plan obligations:

Sale of real property  
Description: \_\_\_\_\_  
Proposed date for completion: \_\_\_\_\_

Refinance of real property:  
Description: \_\_\_\_\_  
Proposed date for completion: \_\_\_\_\_

Loan modification with respect to mortgage encumbering property:  
Description: \_\_\_\_\_  
Proposed date for completion: \_\_\_\_\_

d.  The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e.  Other information that may be important relating to the payment and length of plan: \_\_\_\_\_

### Part 2: Adequate Protection

**NONE**

a. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
IRS	Taxes and certain other debts	<b>20,027.00</b>

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

None  
 The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim

pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
<b>Loancare</b>	627 Dorothy Lane, Landing, NJ	10,000		10,000.00	1,500.00
<b>Picatinny Federal Cr U</b>	<b>627 Dorothy Lane Landing, NJ</b>	354.00		354.00	354.00

##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

##### c. Secured claims excluded from 11 U.S.C. 506: **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

##### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender  NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C. 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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**f. Secured Claims Unaffected by the Plan  NONE**

The following secured claims are unaffected by the Plan:

Creditor

Santander Consumer USA

**g. Secured Claims to be Paid in Full Through the Plan  NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
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**Part 5: Unsecured Claims  NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- Not less than \$\_\_\_\_ to be distributed *pro rata*
- Not less than \_\_\_\_ percent
- Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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**Part 6: Executory Contracts and Unexpired Leases  NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
American Honda Finance		Auto lease	REJECT	

**Part 7: Motions  **NONE****

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f).  **NONE****

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
Citibank, NA	627 Dorothy Lane Landing, NJ 07850 Morris County	Judgment Lien	5,142.14	285,000.00	0.00	279,768.58	5,142.14
Picatinny Federal Cr U	627 Dorothy Lane Landing, NJ 07850 Morris County	Judgment Lien	22,904.00	285,000.00	0.00	262,006.72	22,904.00
Rialto Recovery LLC	627 Dorothy Lane Landing, NJ 07850 Morris County	Judgment Lien	21,596.90	285,000.00	0.00	263,313.82	21,596.90

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.  **NONE****

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.  **NONE****

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:						
Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured	

#### Part 8: Other Plan Provisions

##### a. Vesting of Property of the Estate

- Upon Confirmation
- Upon Discharge

##### b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

##### c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

##### d. Post-Petition Claims

The Standing Trustee  is,  is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

#### Part 9: Modification NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: \_\_\_\_\_.

Explain below **why** the plan is being modified: \_\_\_\_\_

Explain below **how** the plan is being modified: \_\_\_\_\_

Are Schedules I and J being filed simultaneously with this Modified Plan?  Yes  No

#### Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

- NONE
- Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

#### Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: November 21, 2019

/s/ Jean P Pollard

**Jean P Pollard**

**Debtor**

Date: \_\_\_\_\_

Joint Debtor

Date November 21, 2019

/s/ Scott E. Tanne

**Scott E. Tanne st2477**

**Attorney for the Debtor(s)**

Certificate of Notice Page 8 of 9  
United States Bankruptcy Court  
District of New JerseyIn re:  
Jean P Pollard  
DebtorCase No. 19-32061-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: pdf901Page 1 of 2  
Total Noticed: 48

Date Rcvd: Nov 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 27, 2019.

db +Jean P Pollard, 627 Dorothy Lane, Landing, NJ 07850-1410  
 518584750 +Apotheker Scian, P.C., 520 Fellowship Road, Suite C306, PO Box 5496, Mount Laurel, NJ 08054-5496  
 518584752 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, Po Box 982238, El Paso, TX 79998)  
 518584751 +Bank of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413  
 518584753 +Casha & Casha, LLC, 115 Horseneck Road Suite 2, Montville, NJ 07045-9365  
 518584754 +Citibank, NA, PO Box 769006, San Antonio, TX 78245-9006  
 518584755 +Equifax, PO BOX 740241, Atlanta, GA 30374-0241  
 518584756 +Euro Auto Works, LLC, 223 Horseneck Road, Fairfield, NJ 07004-1607  
 518584757 +Experian, PO BOX 9701, Allen, TX 75013-9701  
 518584758 +Financial Pacific Leasing, 3455 S. 344th Way, Ste 300, Auburn, WA 98001-9546  
 518584760 +John Pollard, 627 Dorothy Lane, Landing, NJ 07850-1410  
 518584762 +LoanCare LLC, Attn: Consumer Solutions Dept, Po Box 8068, Virginia Beach, VA 23450-8068  
 518584763 +LoanCare LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262  
 518584764 +NJ Motor Vehicle Commission, PO Box 071, Trenton, NJ 08666-0001  
 518584766 +PCA Acquisitions, 1002 Justison Street, Wilmington, DE 19801-5148  
 518584770 +PNC Bank, Po Box 3180, Pittsburgh, PA 15230-3180  
 518584769 +PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101-4982  
 518584767 +Picatinny Federal Cr U, 100 Mineral Spring Dr, Dover, NJ 07801-1637  
 518584768 +Picatinny Federal Credit Union, 100 Mineral Spring Drive, Dover, NJ 07801-1637  
 518584771 +RBS Citizens Cc, 1 Citizens Dr., Ms: Rop 15b, Riverside, RI 02915-3035  
 518584772 +RBS Citizens Cc, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725  
 518584773 Rialto Recovery LLC, c/o David Rosen, Esq., 39 Jefferson Street, Passaic, NJ 07055  
 518584774 +Robert N. Squillante, Esq., 100 Mineral Springs Drive, Dover, NJ 07801-1635  
 518584779 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Unit, PO Box 245, Trenton, NJ 08695-0245)  
 518584775 +Santander Consumer USA, Attn: Bankruptcy, 10-64-38-Fd7 601 Penn St, Reading, PA 19601-3544  
 518584776 +Santander Consumer USA, Po Box 961211, Fort Worth, TX 76161-0211  
 518584783 +Trans Union, PO BOX 2000, Chester, PA 19016-2000  
 518584785 +USAA Federal Savings Bank, 10750 Mc Dermott, San Antonio, TX 78288-1600  
 518584784 +USAA Federal Savings Bank, Attn: Bankruptcy, 10750 McDermott Freeway, San Antonio, TX 78288-1600  
 518584786 ++VALLEY, ATTN ATTN LEGAL DEPARTMENT, 1455 VALLEY ROAD, WAYNE NJ 07470-8448  
 (address filed with court: Valley National Bank, Attn: Legal Dept, 1455 Valley Rd, Wayne, NJ 07470)  
 518584787 +Valley National Bank, 1460 Valley Rd, Wayne, NJ 07470-8494  
 518584788 +Violations Processing Center, PO Box 15186, Albany, NY 12212-5186

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 26 2019 00:10:43 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 26 2019 00:10:38 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 cr +E-mail/PDF: gecscedi@recoverycorp.com Nov 26 2019 00:15:57 Synchrony Bank, c/o PRA Receivables Management, LL, POB 41021, Norfolk, VA 23541-1021  
 518584749 E-mail/Text: ebnbankruptcy@ahm.honda.com Nov 26 2019 00:10:52 American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016  
 518584748 +E-mail/Text: ally@ebn.phinsolutions.com Nov 26 2019 00:09:41 Ally Financial, P.O. Box 380901, Bloomington, MN 55438-0901  
 518584759 E-mail/Text: cio.bnmail@irs.gov Nov 26 2019 00:10:02 IRS, PO BOX 7346, Philadelphia, PA 19101-7346  
 518584761 +E-mail/Text: kabbagebankruptcy@brantonlawfirm.com Nov 26 2019 00:11:22 Kabbage, 925 Peachtree St. NE #1688, Atlanta, GA 30309-3918  
 518584765 +E-mail/PDF: gecscedi@recoverycorp.com Nov 26 2019 00:15:55 Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658  
 518584777 +E-mail/Text: home.sfbank-bankruptcynotice.083i01@statefarm.com Nov 26 2019 00:10:13 State Farm Financial S, 1 State Farm Plaza, Bloomington, IL 61710-0001  
 518584778 E-mail/Text: home.sfbank-bankruptcynotice.083i01@statefarm.com Nov 26 2019 00:10:13 State Farm Financial S, Attn Credit Reporting, Bloomington, IL 61702  
 518585725 +E-mail/PDF: gecscedi@recoverycorp.com Nov 26 2019 00:15:17 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 518584780 +E-mail/PDF: gecscedi@recoverycorp.com Nov 26 2019 00:15:17 Synchrony Bank/Yamaha, PO Box 965073, Orlando, FL 32896-5073  
 518584781 +E-mail/PDF: gecscedi@recoverycorp.com Nov 26 2019 00:15:56 Synchrony/CareCredit, Attn: Bankruptcy, Po Box 965061, Orlando, FL 32896-5061  
 518584782 +E-mail/PDF: gecscedi@recoverycorp.com Nov 26 2019 00:15:56 Synchrony/CareCredit, C/O Po Box 965036, Orlando, FL 32896-0001  
 518584790 +E-mail/Text: bankruptcynotice@westlakefinancial.com Nov 26 2019 00:10:40 Westlake Financial Services, 4751 Wilshire Blvd, Los Angeles, CA 90010-3847

District/off: 0312-2

User: admin  
Form ID: pdf901

Page 2 of 2  
Total Noticed: 48

Date Rcvd: Nov 25, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

518584789 +E-mail/Text: bankruptcynotice@westlakefinancial.com Nov 26 2019 00:10:40  
Westlake Financial Services, Attn: Bankruptcy, Po Box 76809, Los Angeles, CA 90076-0809  
TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 27, 2019

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2019 at the address(es) listed below:

Scott E. Tanne on behalf of Debtor Jean P Pollard ecf@tannelaw.com,  
tanne.ecf.email@gmail.com;tanne87179@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 2